DOUBLE ACCESS ISA ISSUE 2: Special Conditions including Summary

*This document contains important information about your account. Our Savings terms and conditions (**Savings T&C**) also apply. You should read both documents carefully and make sure the account is right for you. These Special Conditions are effective from the date you open your account. If there's a provision in these Special Conditions that is inconsistent with a provision in the Savings T&C, the provision in these Special Conditions applies instead.*

Account Summary

<table>
<tr><td>Account name</td><td>Double Access ISA Issue 2</td></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><th colspan="2">Annual Interest</th><th colspan="2">Monthly Interest</th></tr>
<tr><td>AER*
4.36%</td><td>Gross**
4.36%</td><td>AER*
4.36%</td><td>Gross**
4.28%</td></tr>
</table>
Up to 2 withdrawals
The higher interest rate applies if you stay within a limit of 2 withdrawals per annum.

<table>
<tr><th colspan="2">Annual Interest</th><th colspan="2">Monthly Interest</th></tr>
<tr><td>AER*
2.50%</td><td>Gross**
2.50%</td><td>AER*
2.50%</td><td>Gross**
2.47%</td></tr>
</table>
3 or more withdrawals
Should you make three or more withdrawals in a year, the lower interest rate will apply from your third withdrawal up to the day before the anniversary of account opening.

At each anniversary date, the interest rate and number of withdrawals allowed is reset.

Interest is calculated daily and paid monthly or annually. All interest is paid gross. If you choose annual interest, it will be paid on the anniversary of your initial deposit. If you choose monthly interest, it will be paid on the day of the month you first paid into your account.

*AER stands for Annual Equivalent Rate. It shows what the interest rate would be if interest was paid and compounded (meaning that you earn interest on interest) once each year.
**Gross means the rate of interest payable before the deduction of UK income tax.</td></tr>
<tr><td>Can Vida change the interest rate?</td><td>The interest rate is variable and can be increased or decreased by Vida Savings at any time. If we increase the interest rate on your account, we'll let you know as soon as possible. This can be after the new rate is effective. If we decrease the interest rate, we'll notify you at least 14 days ahead of the change. See the Savings T&C for more information.</td></tr>
<tr><td>What would the estimated balance be after 12</td><td>
<table>
<tr><th colspan="2">Annual Interest – 0 withdrawals</th></tr>
<tr><td>Initial Deposit
£1,000</td><td>Balance after 12 months
£1,043.60</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><td>months based on a £1,000 deposit?</td><td>The example for 0 withdrawals shows the projected balance after 12 months, assuming no further deposits or withdrawals are made, the interest rate doesn't change, and interest is paid into this account annually.

<table><tr><th colspan="2">Annual Interest – 3 withdrawals</th></tr><tr><td>Initial Deposit
£1,000</td><td>Balance after 12 months
£997.27</td></tr></table>
The example for 3 withdrawals shows the projected balance after 12 months assuming an account opening date of 1st January, £10 is withdrawn on the 1st of each month for the first three months, no further deposits are made, and interest is paid into this account annually. The higher interest rate is applied until the third withdrawal, at which point the lower interest rate is applied.

The examples are for illustrative purposes only and don't take into account any individual circumstances.</td></tr>
<tr><td>How do I open and manage my account?</td><td>To open an account, you must be aged 18 or over and a UK resident for tax purposes. If you are not a UK resident, you may still be able to open this account if you meet the government's ISA requirements, as set out in our ISA Declaration. You may only open an account in a sole name and the account must be for your personal use.

Accounts are opened and operated online at www.vidasavings.co.uk and a valid email address and National Insurance Number must be provided. You'll be able to communicate with us about the account by email, secure message via the Customer Portal, phone, or in writing.

The minimum initial investment for this account is £500. A deposit or transfer request of at least this amount must be made within 21 days of your application request, or the account will be closed. If you're transferring an ISA from another provider and it takes longer than 21 days, it will still be processed and your ISA will stay open. You can make as many deposits as you like, subject to your annual ISA allowance and up to the Maximum Account Balance of £500,000 (not including any interest). Our Maximum Customer Balance also applies. Please refer to the Savings T&C for information about the Maximum Customer Balance.

Deposits must be added by electronic transfer from your Nominated Bank Account, which must be in your name. You may also transfer existing ISAs from other providers into this account, up to the Maximum Account Balance.</td></tr>
<tr><td>Can I withdraw money?</td><td>Yes, you can withdraw money from this account at any time. Please see "What is the interest rate" above for full details. Withdrawals can be made to your Nominated Bank Account, transferred to another of your Vida Savings accounts, subject to the terms of that account, or transferred to another ISA provider. To make a withdrawal, you'll need to log in and follow the on-screen instructions.

As this is a Flexible ISA, you can withdraw funds from this tax year or previous tax years without losing your annual ISA allowance. You can replace the money you've withdrawn in this account or another Vida ISA (subject to the terms of that account) without the replacement counting towards your annual ISA subscription limit, providing you replace the funds in the same tax year you withdraw them.</td></tr>
</table>

Additional information	If you change your mind, you can close this product within 14 days of your initial deposit. Any ISA closed in this way won't count as an ISA subscription. You can spread your ISA allowance across multiple ISAs in our range. This is subject to HMRC guidelines, and you must not exceed your annual ISA allowance. You can request to transfer in ISAs held with other providers at any time. For further details on how your Double Access ISA works, please refer to our Savings T&C or go to our website at www.vidasavings.co.uk.

Special Conditions

1. **Account**: Your account is a variable rate Double Access ISA and can be held in a single name only. You can make an unlimited number of withdrawals on your account, but 3 or more withdrawals will result in a lower interest rate being applied from the date of your third withdrawal until the day before the anniversary of account opening. From the anniversary date, the interest rate and number of withdrawals allowed is reset.
2. **Account opening**: If we don't receive your initial payment within 21 days of your application request, the account will be automatically closed. You can request to transfer in ISAs held with other providers at any time.
3. **Balances**: You must maintain a balance of between £5.00 and £500,000 (not including any interest) at all times in your Double Access ISA. If your balance falls below this level, we'll close your account and return any funds to your Nominated Bank Account. We'll also return excess funds if your balance exceeds the maximum permitted, except if this is because of interest added to the account.
4. **Withdrawals**: You can make an unlimited number of withdrawals from your account, subject to the minimum balance requirements detailed above, but 3 withdrawals or more will result in a lower interest rate being applied. If you change your mind, you can close this account within 14 days of your initial deposit. Please see the Additional Information section above and our Savings T&C for full details.
5. **Deposits**: The maximum you can invest is your ISA allowance for the current tax year. You can also transfer previous and current ISA subscriptions.
6. **Restrictions**: Only one account can be opened for each customer for each issue and the total balance held across your Vida accounts can't exceed the Maximum Customer Balance. Please see Savings T&C for more information.
7. **Limited issue**: This product is a strictly limited issue and we can withdraw it from sale at any time without telling you.
8. **Interest**: Interest is calculated daily and paid monthly or annually. All interest is paid gross. If you choose annual interest, it will be paid on the anniversary of your initial deposit, or the next Business Day. If you choose monthly interest, it will be paid on the day of the month you first paid into your account, or the next Business Day.
9. **Receiving interest:** Your interest can be paid into this account, to another account you hold with us (subject to the terms of that account) or to your Nominated Bank Account. We don't pay interest into your Nominated Bank Account if the sum is less than £1 but we'll pay it once the cumulative interest is more than £1.

Please print and keep a copy of this document for your records.

Need help?

If you have any questions:

Visit us at **vidasavings.co.uk** or call us on **0345 6460 460**

Monday to Friday 9am-5pm.

Vida Savings

Vida Savings is a trading name of Vida Bank Limited, registered in England and Wales with company number 09837692 with its registered office at 1 Battle Bridge Lane, London, SE1 2HP. V
the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with Financial Services Register Firm Reference Number 738741.

Effective from 7 October 2026: Version 1.